



DATA-DRIVEN CLAIM INSIGHTS

Our intelligent & contextualized data provides direction and decision support in the claims process from intake to settlement. The data and AI can be used to validate claims or flag discrepancies, providing actionable intelligence, such as:

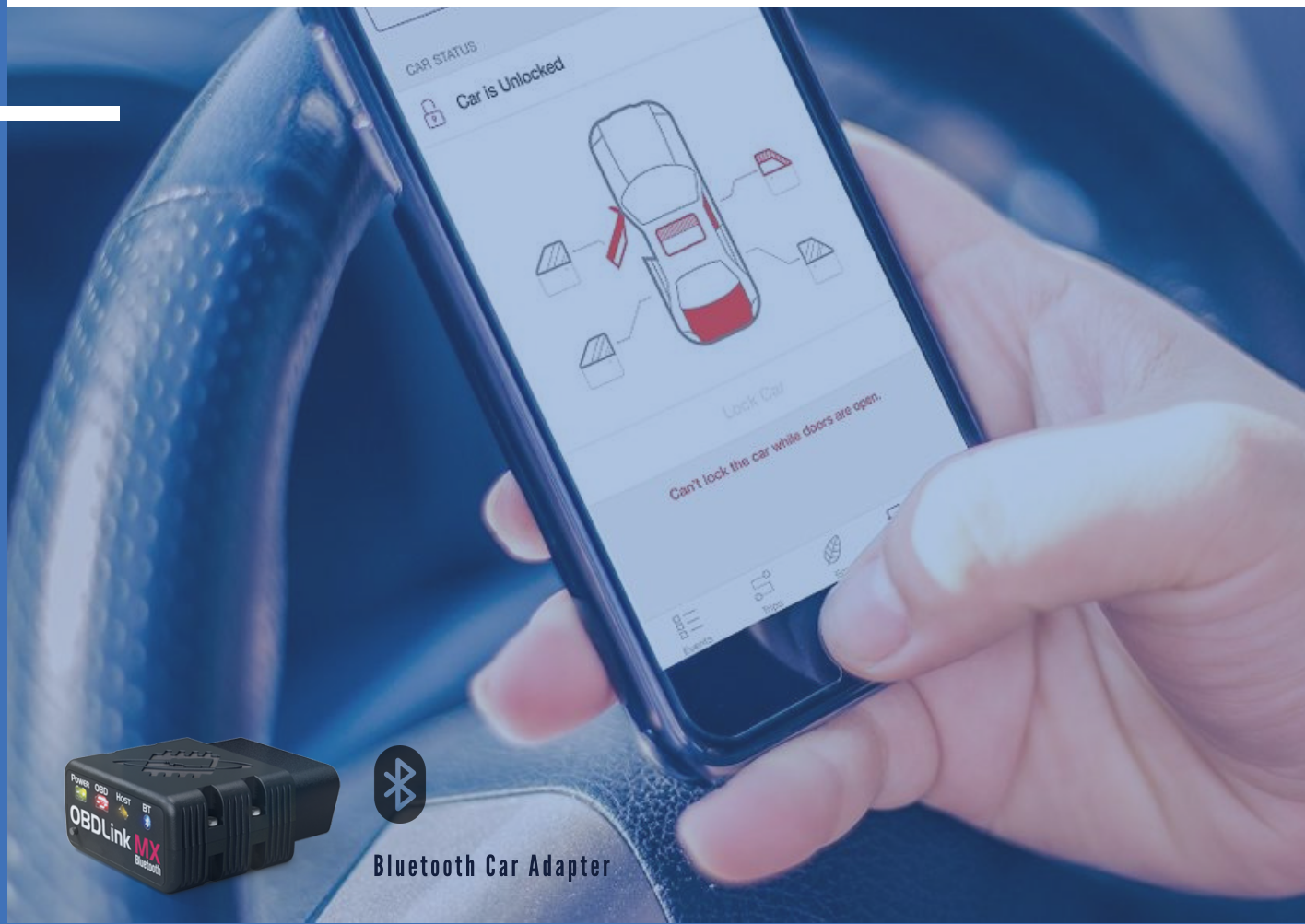
- probable liability, injury, repair cost, severity and loss outcomes
- pre-crash data driving factors for evidence, or underwriting
- anti-fraud alerts, such as for staged or inconsistent accidents

A STRATEGIC PARTNER

Our low-cost diagnostic car adapter and mobile app now puts \$20,000 of crash data equipment in the pocket of appraisers, adjusters, SIU, DRPs.

The data saves directly to the cloud for consumption as "Big Data" or Easy-to-Read PDF Reports, featuring: pre-analyzed Blackbox data, Context, Accident Reconstruction & Injury Analysis; a report typically costing \$5000-\$10000 from outside experts.

ENABLING TECH: BLACKBOX TO CLOUD, AI & DATA ANALYTICS



Bluetooth Car Adapter

CUT CLAIMS
COSTS BY 30%.
REDUCE FRAUD
BY 80%.

FINANCIAL BENEFITS

The strategic use of accident data in claims is well documented. Insurers have claimed 30% reductions in indemnity costs, 14% reductions in time to settle claims, 20% reductions in claims frequency, and up to 80% reduction in fraud.

Insurers can now extrapolate the financial benefits proven through telematics programs to 75% of claims with scaled access to EDR data.



Pocket-sized
Car Adapter



CrashScan
Mobile App

SERVICES/PRODUCT

- Cloud-enabled Crash Data Kit
- Easy-to-Read PDF Reports
- Fraud Intelligence Program
- Big Data for Predictive Analytics
- Artificial Intelligence APIs for Repair/Injury Validation
- Lab Module Processing



Collision Sciences **CLAIMS REPORT**
EXPOSURE, RISK & DECISION SUPPORT

Vehicle: 2017 Jeep Cherokee
VIN: 1C4PJMCSXHW*****
Report ID: #3700
Generated: 2018-09-20 14:09:00



REPORT SUMMARY

This section provides an overview of the predictive analytics used for the estimation of claim severity, exposure, and fraud risk for the most recent crash or event sequence.



Repair / Loss Exposure

The vehicle is predicted to be a **Total Loss**.



Occupant Injury Risk

1st Party: Medium Risk, **Possible Serious Injury**
3rd Party (if any): Medium Risk, Possible Serious Injury



Max Recorded Speed / Impact Speed

Within the 5.0 seconds of recorded pre-impact data for the most recent crash, the maximum recorded speed on this vehicle was 62 km/h. The vehicle was travelling at 43 km/h at the moment of impact.



Flags / Loss Indicators

Low-Medium Risk (1 Alert): Steered-To Sideswipe

NEW "BIG DATA"
SOURCE FOR
DETECTION AND
PREVENTION OF
FRAUDULENT
AUTO CLAIMS

LEARN MORE AT
COLLISIONSCIENCES.CA

Collision Sciences

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**C O L L I S I O N
S C I E N C E S I N C**

Introducing a new Strategic Data Source for P&C Insurers

Transforming auto insurance using post-crash Car-to-Cloud Data & Analytics

Collision Sciences is a technology and information provider that enables insurance carriers significant financial and operational benefits through scaled access and intelligent application of vehicle "Black Box" data.

Most notably, we offer the world's first cloud-based crash data retrieval solution that delivers fraud intelligence, structured data, predictive analytics, and easy-to-read reports, helping insurers to instantly extract value and actionable insights through automation and artificial intelligence. Field appraisers, adjusters, SIU and DRPs use our simple "one-button-press" CrashScan mobile app with a low-cost Bluetooth car adapter to quickly view reports, or transmit raw and contextualized data and documents directly to insurer systems via our cloud gateway.

The solution provides key data points to expedite claims and support decision making from intake to settlement. The solution also provides a means to deter, detect, deny and prosecute auto claim fraud. By empowering access to scientific evidence, we are helping to significantly reduce overall claim investigation costs and inefficiencies. The pre-analyzed data source helps with generating and qualifying SIU referrals, providing evidence in tort claims, and even provides driver behaviour data for underwriting purposes. Further, the data provides accurate quantification of claim severity for use in assessing the probable outcome of injuries, collision repair costs and 3rd party liability. Severity data can be used in reserve calculations, actuarial sciences and more.

CollisionSciences.ca

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**COLLISION
SCIENCES INC**

As vehicles and Connected Car programs continue to evolve, the primary challenge insurers will face is access to this crucial post-collision vehicle data. Collision Sciences helps Insurers navigate the evolving technology by providing them with an end-to-end solution that immediately works for 75% of vehicles on the road today.

Collision Sciences is professionally managed by trusted, well established information providers who already do business with top insurers, have a deep understanding of the automotive industry, have sophisticated and powerful data processing assets, and a corporate commitment to data privacy and security.

Collision Sciences is forming strategic technology-centered partnerships, offering a double win, by enabling insurers to transform their core processes that strengthen the customer experience and relationship, and financially, by improving claims management, operational efficiencies and settlement results.

Scaled access to contextualized crash data will enable the claims process to evolve from its current state to enhanced crash notification, superior fraud detection, touchless claims, and eventually to proactive claims mitigation. Additionally, this new data source and gateway will enable insurers to innovate by providing the vital ingredients for processes required to fast-track transformation at scale and deliver real value to customers.

Join the evolution that is transforming the business of auto insurance today!

Sincerely,



Jason Bayley, P.Eng.

CEO/Founder, Collision Sciences Inc.